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Testimony on S.B. 877 – AAC Mental Health Parity
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Insurance and Real Estate Committee

Presented By: Stephen A. Karp, MSW, Executive Director

The National Association of Social Workers, Connecticut Chapter supports S.B. 877: AAC Mental Health Parity.

S.B. 877 will place into statute the provisions of the Paul Wellstone and Pete Domenici Mental Health Parity and Addiction Equity Act of 2008. The importance of this act is that it creates true parity of physical health care with mental health care. There is a close connection between one's mental health and physical health and often adequate health care treatment requires dealing with both the mind and body. Thus mental health parity is often critical to successful health care outcomes.

The need for including the federal mental health parity regulations arise from the need to assure that the federal regulations are abided too by insurers. When the federal regulations first came out mental health advocates inquired of the CT Insurance Department as to how the Department would notify insurers of the new rules and oversee the insurer's compliance with the federal regulations. The response from the Insurance Department was that they had no plans to issue guidance to insurers or to assure compliance by insurers. By placing the federal regulations into insurance statute it will give the Insurance Department responsibility to oversee the regulations and will allow the Insurance Department to respond to consumer inquiries and complaints of alleged violations of the mental health parity regulations.

The other reason for placing the federal regulations into CT Insurance Statute is to bring the CT parity statute up to date with the federal regulations. The CT statute deals with parity along the lines of quantitative or financial matters such as equal co-pays, deductibles and lifetime caps. The federal regulations on the other hand deal with both quantitative and non-quantitative treatment, such as prior authorization, prescription drug formularies and provider networks. By adopting S.B. 877 we will clarify for consumers, insurers and providers that the state statute is consistent with the federal regulations. This will avoid any confusion that may currently exist as to which set of rules apply to mental health parity.

We understand that there is concern as to this bill affecting small businesses and possibly weakening the state statute. This is not the intent of this legislation. The Health Care

Advocates Office is working on necessary revisions to clarify these issues and we support that effort.

Connecticut should be proud that for well over a decade we have had a mental health parity statute. S.B. 877 strengthens current statute and keeps Connecticut as a leader in the nation in mental health parity.